

Labor Unions Once More.



UCH is the heading of an article in the *Catholic Union and Times* of June 12th, to which the editor calls the particular attention of THE REVIEW and the *Catholic Columbian*, and in which the author, Professor Rivier, of St. Bernard's Seminary, Rochester, "begs leave to be as emphatic as possible in defending the only practical and justifiable standpoint against a few of our coreligionists who to his knowledge are actuated by quite unselfish and disinterested, nay even most commendable intentions." Having read and re-read the five columns of Professor Rivier's essay, we do not know why THE REVIEW should be brought in, unless it be because some weeks ago we quoted a passage from the famous German Catholic economist, Dr. Ratzinger, which Professor Rivier "takes the liberty not of refuting, but of showing that it must be read with certain qualifications."

The Professor speaks of labor unions as if they were trade unions:

"A labor union," he says, "is an organization uniting strictly all and only the workmen of the same profession. Now, the power of this organization is derived solely from that very concentration of all the same operatives in one single body and in one given section of the country. Any kind of disruption of that unity or of secession within its members must have the inevitable result of jeopardizing the whole purpose and *raison d'être* of the union. This is so self-evident that even a German Social-Democratic paper, the *Rheinische Zeitung*, although favoring Catholic unions for reasons of its own, says in a peremptory way: 'We consider the trade unions under clerical guidance as being no labor unions at all' ('Wir halten die unter geistlicher Leitung stehenden Fachabteilungen für keine Gewerkschaften.') The *Rheinische Zeitung* lets out the truth; these subdivisions of the unions, with priests at their head, can not possibly be called labor unions."

There is a difference between labor unions and trade unions; the former embrace any kind of laborers, the latter only workmen of the same craft. Next, a gathering of any amount of grains or all the grains in a country does not form a society; there is needed an end, a common bond, uniting the members for the same purpose. Social Democratic papers favorable to Catholic unions are unheard of in Germany.

In §2 Professor Rivier combats Savigny's plan to set aside the "Christian," i. e., interdenominational labor unions, in order to

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have, among Catholics, purely Catholic labor unions only. We readily agree with him, the *Kölnische Volkszeitung*, and the rest of the German Centrum papers, that Savigny's suggestion is a *faux pas*. But we are not so sure as Professor Rivier is that our Knights of Labor, our American Federation of Labor, etc., may be compared in all regards to the German Christian (interdenominational) labor unions. Much less can we grant that Leo XIII. implicitly recommends the above-mentioned American workingmen's societies in his encyclicals on the social question. But even were they as good as their German cousins, we assert with Msgr. Huber, quoted by Prof. Rivier in §5, "that it is not sufficient for Catholic operatives to join these Christian unions; more is expected of an active and sensible Catholic, at present. Every operative must join a Catholic association of workingmen in order to be further instructed in religious and economical matters."

In No. 21 of THE REVIEW [page 331] we said: "To solve the question of wages, to create fairer conditions of labor, etc., Catholic laboringmen may remain members of unions that are not in opposition to Catholic teaching; but Catholic labor unions are the only means to make them a leaven fit to regenerate the working classes and effectively ward off Socialism."

We will add here that to our mind Catholic labor unions alone are meant by our Holy Father, when he exhorts priests and bishops to take an active part in the solution of the social question.

In §6 of his paper Professor Rivier tries to show why Catholics and Protestants may meet on common ground in labor unions. "Unity and harmony for the sake of economical advantages," can not be the explanation; but it may well be the natural law, which is the same for Catholics and Protestants; for although, technically, Protestants do not recognize the natural law proclaimed by Catholics, practically they admit it as being the expression of the voice of conscience.

And now come the qualifications with which the passage from Ratzinger quoted in THE REVIEW must be read. We are sorry to say the Professor reads into the quotation what is not there. As the context shows, Ratzinger does not mean to advocate for our day guilds such as they existed in the Middle Ages, but simply wishes to see the spirit revived that animated these guilds at the period of their greatest efficiency. He laments the decadence that set in with the Reformation with its spirit of egotism and commercialism. Dr. Ratzinger is not in the least averse to the spirit of progress as manifested in modern inventions and improvements.

Hence our Professor's fear for Ratzinger's pious illusions on this account is entirely groundless. And when he says: "It is

that very opposition to progress that made the suppression of guilds a downright necessity," he is decidedly in opposition to the late Bishop of Mayence, Msgr. Ketteler, who in his work : 'Die Arbeiterfrage und das Christenthum' (2. ed., page 25) writes : It would have been the duty of the State government to distinguish the abuses that had crept into the guilds, from what still was legitimate in them, and to combine this with what is good in modern commercial liberty.

Neither did Dr. Ratzinger "labor under some visions in regard to the spirit of Christian charity." What he asserts is amply proved by Janssen in his classical History of the German People, volume I, particularly book 3. Dr. Ratzinger's visions are shared by another sociologist of fame, P. Heinrich Pesch, S. J. ('Liberalismus, Socialismus, etc., vol. I, chapters 4 and 5.) When a Council of Rouen forbids Catholics from joining guilds, "for the reason that by entering them one exposes himself to perjury," we can not but praise the Fathers of the Council for pointing out such a danger in the guilds of their day ; but to prove anything against the guilds so highly praised by Janssen and Ratzinger, Prof. Rivier would have to show that such was generally or nearly generally the case. He is decidedly off also when he derives the main benefit of these guilds from their regulation of production and consumption ; their chief blessing lay in this that they fostered a truly Christian family life.

Prof. Rivier winds up as follows :

"The Church is giving now-a-days the remarkable spectacle of an organization—a sainted one and the most powerful in the world—throwing all the weight of its influence, of a devoted and self-denying clergy, of hundreds of men of learning and experience, in order to try to help the workingmen to solve the problem of the age, the problem of more justice and Christian charity. Henceforth it must be made a point that labor be considered as a *moral calling*, as a *God-given office*, to use Dr. Ratzinger's own words. Every Catholic must endeavor to help the Church in its grand and difficult task. For such a purpose we would say that no greater service can be rendered than to give up once for all that uncompromising tendency of which the plan of purely 'Catholic labor unions' is but another and, alas ! a too significant example. Truly, it is time to adopt—wherever faith, morals, and discipline are not at stake—a more courageous, more generous, more liberal policy. Let us remember that institutions have no more dangerous foes than their own supporters when they become, as the French put it : 'More royalist than the king, more papist than the Pope.' Had it not been for the folly of their staunchest followers how many grand and good institutions would be

flourishing to-day! History does not teach much if it does not show what profound truth there is in the famous ejaculation: 'O Lord, rid me of my friends; my foes I can manage alone.' "

Who is "more royalist than the king, or more papist than the Pope?" Savigny's plans for Germany have nothing to do with THE REVIEW. We never sealed them with our approval. We admit, there are Christian labor unions in Germany which deserve to be supported. We are not quite satisfied about our own Knights of Labor, American Federation, etc.; but granting that they are conducted on a Christian basis, we nevertheless claim that alongside of them *Catholic labor unions* are a necessity,—just such unions as the Professor assumes to exist, but which in reality do not exist among us, and which he in §4 beautifully describes:

"There are and always will be associations of Catholic workmen [*Arbeiter-Vereine*] where the operatives of our faith are sure to find a kind of second home, friends to enlighten them on their own interest, priests to encourage them in their sound religious ideas, moral sentiments and general aspirations. There it is that the clergy and educated laymen may have every day a splendid opportunity of showing their devotion to the cause of the laboring man, of associating with him, in short, of displaying that solidarity between all classes that must become the distinctive feature of the Catholic world. It is to these societies of Catholic workmen that a gentleman, whom the present writer names here with considerable pleasure, the Count Albert de Mun, used to make memorable and admirable addresses. What the Germans call the *Katholische Arbeiter-Vereine*, the French call *l'Oeuvre des Cercles Catholiques d'ouvriers*, and His Holiness Leo XIII, in a special Breve, designated them as *Christifidelium Societates*. In these circles of Catholic operatives it is that the Church may show itself most efficiently, but not in the professional labor unions, where the great economical struggle going on obliges all the workingmen to unite and to go shoulder to shoulder with mutual coöperation and support."

It is precisely such *Christifidelium societates* that THE REVIEW advocates. As to the others, we neither can commend them, nor do we condemn them. Therein we are no "more papist than the Pope," who in his Encyclical *Gravis de Communi* writes: "*We never urged Catholics to become members of associations, destined to ameliorate the lot of the people, nor to undertake similar work, without telling them at the same time, THAT THESE INSTITUTIONS SHOULD HAVE RELIGION FOR THEIR INSPIRATION, COMPANION, AND SUPPORT.*"

And now we wait impatiently for another article from Professor Rivier, proving that the K. of L., the A. F. of L., etc., are just such societies as the Pope recommends.

Poisoning the Wells.



No. 2,794 of the N. Y. *Independent*, Dr. Henry Goodwin Smith, Professor of systematic theology in Lane Seminary, Cincinnati, shows that the evolutionistic view of the origin and progress of man "is taught explicitly" "in the public schools, the colleges and universities of our country"—referring of course to the non-Catholic institutions. From the proofs which he brings we quote :

I.

Redway and Hinman's 'National Advanced Geography' is used in the public schools in New York, Boston, Buffalo, Pittsburg, Cleveland, Columbus, Cincinnati, Toledo, Louisville and many other cities. Two hundred and fifty thousand copies a year are sold. On page 34 we read :

"We therefore conclude that at one time, many thousands of years ago, all, or nearly all, people were more ignorant than the most savage tribes now living. They probably did not know how to make many things, but lived in caves, wore no clothing, and ate only fruits, nuts, roots, and such insects as they could catch, and such small animals as they could kill with clubs and stones. At last some one may have learned how to tie a sharp stone on the end of a stick, and thus make a spear with which to spear fish or kill animals. Then some one may have learned that sticks rubbed together will get hot and at last burn, thus starting a fire."

On page 35 is traced the progress of the race from savagery through barbarism to civilization.

Hinman's 'Eclectic Physical Geography' is used, or has been used lately, in the Philadelphia and Pittsburg highschools, for example, and in a number of well-known colleges. On page 356 we read :

"Such facts as these are held to indicate that all men—the most cultivated races as well as the rudest—have descended from more or less remote ancestors who were as ignorant, and as low in the scale of intelligence and civilization, as the lowest savages of whom we have any knowledge. During the vast period of time which has elapsed since all mankind was in this low state different portions of the human family have developed their mental powers at different rates."

'Lessons in Physical Geography,' by C. R. Dryer, is a recent and popular book in its department. The following is the statement under the head "The Ascent of Man" [page 383-4]:

"The history of the race has been one of slow progress from this lowest stage of savagery through barbarism to civilization. The evidence that man, like other animals, has descended from ancestors who were unlike himself is regarded by naturalists as conclusive."

The 'Elements of zoology,' by C. F. Holder, is a representative book in its class. On page 368 we read:

"Man was contemporaneous with the cave bear, the mammoth and other huge animals that lived during the Post-Tertiary period. Fossil remains and implements have been found in Quaternary deposits."

On the subject of geology, Scott's 'Introduction' is a popular text-book. It is used in Princeton, Wooster, Miami, Coe College and many other colleges. After defining geology as "the study of the earth's history and development, as recorded in the rocks, and of the agencies which have produced that development," the statement concerning the origin of man is this [page 356]:

"As we trace the history of mankind back to very ancient times, we find that the records become more and more scanty and less intelligible, until history fades into myth and tradition. Of a still earlier age we have not even a tradition; it is prehistoric."

He sums up "the obvious lesson of the whole history" as "that of progress and development, not only of the globe itself, but of the living things upon it, the lower giving place to higher, the simple to the complex. Last of all appears man, 'the heir of all the ages,' himself the crowning work of progress" [page 540].

Le Conte's 'Compendium of Geology,' used in many colleges, teaches that man was "contemporary with the mammoth in the palæolithic age," and that "all the evidence points to an extremely low savage state with little or no tribal organization. There is no evidence of either domestic animals or of agriculture."

Dana's 'Revised Text-Book of Geology,' very widely used, teaches distinctly the evolutionary view of the progress from lower to higher forms of life, a progress which "from Protozoan simplicity, through Fish and Amphibian and Reptile and Mammal, has culminated at last in Man himself, the crown of creation, sharing with the animal creation a place in nature, but asserting by his intellectual and spiritual endowments a place above nature" [page 464].

In the department of biology it is not necessary to quote text-books, as "biologists declare that there are no authorities in that science who question the evolutionary position."

In the department of history Prof. P. V. N. Myers' 'General History' is used very widely as a text-book. On pages 1 and 2 he speaks of the "vastly remote ages" and the "evidence of slow growth through very long periods of time before written history begins."

Colby's 'Outlines' begins with savages grouped together in a clan or tribe. "The same law of development, which is so manifest in the history of civilized man, appears in the prehistoric period. Relics have been found showing successive stages in the process toward civilization."

The first volume of Helmholt's great 'History of the World' has recently appeared. The introduction is written by James Bryce. On pages xx and xxiv the evolutionary principle is definitely declared. On pages xxix we find these words:

"Assuming the Darwinian hypothesis of the development of Man out of some pithecoïd form to be correct—and those who are not themselves scientific naturalists can, of course, do no more than provisionally accept the conclusions at which the vast majority of scientific naturalists have arrived."

In the first chapter of this history, written by Prof. J. Kohler, we read [page 20]:

"The fundamental principle of history, for the full expansion of which we have Hegel to thank, is development."

In the succeeding chapter, by Johannes Ranke, we have the summary of the archæological argument of the "Driftman."

It is, however, in the field of ethics that the most significant changes have been made, in recent years, to the evolutionary or development conception. In the Princeton catalog two works are referred to in this department: Mackensie's 'Manual of Ethics' and Seth's 'Ethical Principles.' Mackensie's work is very widely used. It is found, for example, at Harvard, Yale, Brown, Washington, and Jefferson, Lincoln University, Oberlin, Marietta, Miami, Hanover, Wabash, Cornell and in several theological seminaries. In chapter IV, on "The Evolution of Conduct," Mackensie teaches explicitly the "germs of conduct in the lower animals." Speaking of the moral ideas of primitive races, he says [page 115]:

"The earliest forms of moral judgment involve reference to a tribe or form of society of which the individual is a member. The germ of this is no doubt found in the gregarious consciousness of animals."

Gradually, he says, law takes the place of custom, and "the ultimate result of such a conflict is to give rise to reflection and to the search for some deeper standard of judgment." On page 126 Mackensie gives a summary of the three main stages of the development of the moral judgment from customs to ideas that have a universal validity. In Seth's 'Ethical Principles' there is a full recognition of the evolutionary principle [pages 430-434], and on page 30 he teaches the evolution of the standards of morality also, in these words:

"It is not to be denied that the standard of ethical appreciation has itself evolved. With the gradual evolution of morality there has been gradually evolved a reflective formulation of its content and significance. The evolving moral being is always judging the moral evolution, and there is an evolution of moral judgment as well as of the conduct which is judged."

In Miami University five books are referred to in the department of ethics. Four of the five teach the evolutionary view

clearly. Paulsen, in the fifth work, accepts the general evolutionary conception also. The four other works are Muirhead's 'Elements of Ethics,' Thilly's 'Introduction to Ethics,' Mezes' 'Ethics, Descriptive and Explanatory' and Mackensie's work, which has just been noticed. Muirhead teaches the progressive standard, and holds to the evolution of a universal moral order.

Mezes holds that man has existed for 240,000 years or more. During countless generations—for the process must have been very slow—"man's ape-like progenitors" gradually grew in skill [pages 136, 149]. Thilly traces the evolution of morality in primitive man in connection with the emotion of fear; the fear of pain to himself and his family, then the fear of revenge, the fear of the ruler, the fear of invisible powers, up to the fear of causing "ideal pain to others." After that, sympathy, widening in its scope, and "reverence for the law as law, the feeling of obligation." He concludes this discussion thus [page 99]:

"If it is true that the development of the individual, or ontogenesis, is a repetition of the development of the race, or phylogenesis, then we must imagine that this feeling of obligation is a late arrival in the race consciousness, and not an original possession in the sense that it existed in the primitive soul."

II.

Though all these teachings are opposed to the traditional and Scriptural view of man's creation and original condition, Professor Smith, a Protestant seminary teacher of "systematic theology"—whatever that may mean at Lane—believing that "all of these teachings can be harmonized with the Scriptures as easily or more easily than the traditional view," and that "these teachings of science rest upon and imply a grander and more spiritual basis than the traditional view," has not a word of protest against the wholesale propagation in our schools, colleges, seminaries, and universities, of a theory which, far from being scientifically established, is a mere figment of the intellect, unverifiable and undemonstrable, because it pretends to span an impassable gulf; absolutely irreconcilable with the divinely revealed teaching of the Sacred Scriptures, and disastrous in its consequences to morality, to religion, to social life, and to individual happiness for time and eternity.

The wholesale poisoning of the wells pointed out by this Cincinnati theological professor, without a word of protest or warning, tends to make of our nation, whose youth are compelled to drink from these fountains, a nation of Materialists or Agnostics; for, as has been time and again clearly demonstrated by real philosophers, Protestant as well as Catholic, evolution, finding it impossible to account for the spirituality of the human soul, compels

its adherents either to deny this spirituality, believe in nothing but matter, and become Materialists; or if they refuse to draw the logical conclusions which flow from their false premises, to veil their inconsistency by assuming the sceptical position of Agnostics. And both Agnosticism and Materialism not only destroy all sound philosophy, but religion and morality as well.


The evolutionistic ethics taught in the text-books last enumerated by Prof. Smith is no moral philosophy at all, but a system of sensualistic-utilitarian pseudo-ethics, which treats of "right" and "wrong"—a distinction too widely accepted to be ignored—only to misinterpret these terms. There can be no right and wrong in human acts—in fact there are no truly human acts, according to Huxley, Spencer, and the Agnostics and Positivists generally, because they admit no true liberty in man. There can be no morality if there is no ultimate criterion of right and wrong, or if this criterion, the eternal law, the divine reason, is "unknowable."

Paganism in Protestant Germany

AND THE "LOS VON ROM" MOVEMENT.

By Rev. Victor Cathrein, S. J.

III.

T may be thought that the old faith has found a secure refuge among the Protestant preachers of the German Empire and is by them carefully kept and fostered. It can not be denied that there are still ministers who earnestly hold fast the faith. But the number of preachers to whom the attribute of "Christian" can not be given without considerable reservations and qualifications, is at all events very great. It is quite true that everywhere consistories, synods, and other authoritative bodies are doing their best to stem the intruding flood of unbelief among the preachers, but their efforts earn but scanty success. The authorities, having no guarantee for their doctrinal decisions, are forced to be satisfied with half measures. When, ten years ago, Harnack started the burning polemics on the Apostles' Creed, it soon became evident that the majority of professors and "learned" refused to admit its most essential articles; the Supreme Church-Council of Berlin was driven to declare "that it was far from its intention to make of the Apostles' Creed or of its separate articles a lifeless rule of teaching," which, being in-

terpreted, means that every one may deal with the symbolism as he likes.

In 1894 Dr. Rebattu, pastor of St. Gertrude's in Hamburg, declared before a public meeting of more than 2,000 persons of all classes, that now-a-days no one believed the miracles of the Bible, not even the pastors. Pastor Galge, of St. Ansgar's, Hamburg, did indeed demonstrate against this assertion, as he knew many Hamburg pastors who believed in the Biblical miracles, but he too admitted that curious things concerning others had been reported to him on credible authority. *) "I was told of a sermon on I. Cor. 15, in which a local preacher took all possible pains to cast doubt upon the historical part of the resurrection of Christ, respectively to explain the belief in it psychologically from the painful excitement of the orphaned disciples." "Another local preacher is said to have disproved the resurrection by the laws of gravity." "Yet another is reported to have accomplished the feat of renewing the old, ridiculous explanations of the miracle brought forth by vulgar rationalism, and this—*horribile dictu*—whilst preparing candidates for confirmation. The sepulchre had two doors, the one visible, the other secret: Jesus whose death was only apparent, escaped through the secret door while the other remained sealed. Such and similar reports are constantly brought to my knowledge."

We are not astonished at Pastor Galge's reluctance to credit these reports; we have it, however, on his own authority that they came from credible sources.

In Bremen, Pastor Fr. Stuedel has charge of St. Rembert's. In 1900 he published (at Stuttgart) the last part of his work: 'Religious Instructions of the Young, an Aid for Teachers.' He intends to do away at last with the false position of many pastors who accept for themselves the results of modern biblical criticism, but carefully conceal them in their instructions to country people and children. He is going to make a clean breast of his own creed to the young. Now here is the substance of this pastor's creed: We must not conceive God as a personal being distinct from the world. God is immanent in the world, he is the soul of the world. Creation out of nothing implies contradiction. The Trinity, the divinity of Christ, his incarnation, resurrection, and ascension are untenable doctrines. "A continued existence of man, as a prolongation of his personal and conscious life after death, is inconceivable. And, therefore, there is no sense in allowing on's

*) Nothschrei an die Christen auf und unter den Kanzeln Hamburgs, i. e., call of distress addressed to the Christians on and under the pulpits of Hamburg. Hamburg, 1894.

self to be guided in this life by any theory concerning a future life." "All that lies beyond our present life is to us simply the unreal, the unexperienced." "The notion of sacraments originated under the influence of the heathen mysteries."

This posy of quotations sufficiently characterizes the *pastor animarum* of St. Rembert's. In an appendix he gives a list of books by authors who share all or most of his views; it shows how frequently and openly the results of modern criticism are put before youths and common people. We quote a few titles: Lietz: Education in the Religion of Jesus as Distinguished from Dogmatic Christianity, a Contribution Towards the Removal of an Unbearable Evil in the Education of our Youth, 1896;—Christ: Christian Religious Doctrine, 1897;—Mehlhorn: An Account of Our Christianity; a Booklet for Use in Preparing for Confirmation and for Quiet Hours at Home, 1900;—Nordheim: The Fulfilment of Christianity on the Basis of Evolution, 1897, etc.

Ex-court-preacher Stöcker was well justified in writing, some time ago, in his paper *Das Volk*: "The greatest enemies of the Christian people are the infidel pastors; lying from the pulpit constitutes a far greater danger than Social Democracy and anarchism."

[To be continued.]

CONTEMPORARY CHRONICLE.

EDUCATION.

Human Nature and Co-Education.—The *Mirror* [No. 20] records the fact that President Harper and a majority of the faculty of Chicago University have decided that the sexes shall be divided hereafter in the lecture-rooms, on the ground that the commingling of the sexes results in more harm than good and prevents serious study.

The *Mirror* says that the Chicago University authorities, by taking this action, turn their back on the future and face the past. Our contemporary thinks, "if there have been isolated cases, where attachments sprang up among and between the students, or where flirtations interfered with the work of professors, the remedy was simple. All that was necessary was to dismiss the culprits. Dismissals are resorted to in other cases and regarded as proper and adequate punishment; why should they not form the proper remedy in *affaires du cœur*?"

A careful enquiry into the subject would probably convince our contemporary that the objection against co-education, which is

proving a lamentable failure all along the line, lies much deeper than he seems to think. Our mutual friend Dr. Condé B. Pallen goes to the root of the evil when he says :

The modern theory of education is based upon the modern heresy, that human nature is essentially very good ; all you have to do is to let it grow up in its own sweet way and it will bring forth beautiful fruit. Of course regeneration and sanctification have no place in this pretty scheme. It is the latest development of Protestant theology, the substitution of human goodness for divine grace. At its root it abandons the doctrine of man's fall and the virtue of the atonement and redemption. Human nature can do without all this and will evolve into all that is good and beautiful and true ! You have only to let men and women follow their own natural bent, and the world will grow better, sweeter, saner. It is this heretical notion that underlies the theory of co-education. In spite of the world's experience there have been fools enough to imagine that it would work. It hasn't worked, and they are beginning to find it out. A vicious experience has taught sad lessons, and those in charge have awakened to the bitter reality that the promiscuous mingling of the sexes in education is a lamentable failure. The Chicago scandal in one of its most prominent educational institutions will no doubt have its further effect in bringing educators to the realization of the inevitable immoral results in a plan which overlooks the radical weakness in human nature. Moral training has a place after all in education, and one of the first principles of morality is to remove the proximate occasion of sin. Co-education simply thrusts that proximate occasion upon its victims.

INSURANCE.

Fraternity Insurance.—Commissioner of Insurance Scofield, of Connecticut, in his final report on fraternity insurance, while showing a gain of business, increase of assets, and decrease of liabilities, criticizes unfavorably an increase of death claims of \$1,347,879 and of expenses of \$490,718. He says that rates are too low and too much reliance is placed on lapses and increase of membership. He adds that certain societies are allowed to do business in the State only because the State laws are too lax and do not give enough power to his department.

Fire Insurance on Church Property.—An experienced insurance man writes to us as follows on this subject, recently touched upon in THE REVIEW :

The statement of the *Western Watchman*, referred to in your No. 24, regarding the clause in fire insurance policies on church property, "that the amount recoverable by the insured in the event of total loss shall not be the amount stated in the policy, but such portion of it, as that amount bears to four-fifths of the total value of the property insured," is not correct. The writer of that article evidently refers to the 80 per cent. co-insurance clause without understanding its true intent or meaning ; here is the explanation.

Most people (even church congregations) want to economize in insurance premiums. For example, A and B each own houses

costing, say, \$20,000. A is "saving" and insures his property for \$10,000, while B is liberal and takes a policy for \$16,000 willing to risk but \$4,000 of his own money in case of a total loss.

As the result of a fire both houses are damaged to the extent of \$10,000 each. How are the companies affected? In A's case there is a total loss, the company must pay 100 per cent. of its policy. In B's case the policy calls for \$16,000, so the company will escape with a payment of but 62½ per cent. of the insurance, also \$10,000.

It will be seen from this that the same rate should not apply to the two cases, (other circumstances being equal) and that A should have paid a much higher rate than B to equalize the contract with the insurance company. As it is impossible to fix a just rate for each individual case, companies have agreed to "generalize" the required adjustment by making a condition of their policies as follows:

"Standard guaranty to maintain 80 per cent. insurance. It is a part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property described by this policy, to the extent of at least eighty (80) per cent. of the actual cash value thereof; and that failing so to do, the assured shall be an insurer to the extent of such deficit, and to that extent shall bear his, her, or their proportion of any loss that may happen to said property."

This is entirely different from what the *Western Watchman* says. A church worth \$100,000, protected by but \$10,000 insurance, should in the first place request the pastor to increase the insurance to the full value, as it is much easier to pay the premiums than to build a new church in case of loss by fire. But suppose the \$100,000 building burns down. The loss is total, and the insurance company will pay \$10,000.

The calculations were different in case of a partial loss and not 80 per cent. insurance. For example, a church building worth \$100,000 is insured for \$40,000 with the 80 per cent. clause, and suffers a loss of say \$30,000. Then the company would say:

80,000 to 30,000 equals 40,000 to x
(insurance required) (loss) (insurance carried) (loss to be figured)
and by multiplying 30,000 with 40,000, giving 1,200,000,000, dividing by 80,000 the result will be \$15,000 as the amount of damages payable.

In other words, insurance companies simply wish to impress the insuring public with the necessity of carrying a full line of insurance, or at least up to 80 per cent. of the actual cash value of the property involved. Anyone knowing the financial condition of most of the congregations of our Church in the U. S. will agree with the writer that it is far better to pay the required premiums on a good line of insurance on the church property, than to assume the risk of having the work of generations suddenly destroyed by a disastrous fire, and then to appeal to the generosity of the parishioners to help repairing a financial loss that could have been avoided.

Any further explanation on this subject will be cheerfully given.

Like in life insurance, Catholics could do a great deal of good in fire insurance, by combining and protecting each other. But there is little chance for success in that direction as long as our spiritual leaders pay no attention to the subject.

NOTE-BOOK.

At a meeting held by the clergy of the Leavenworth Diocese immediately after their late retreat at Atchison, June 27th, it was unanimously resolved to enter a formal protest against the policy of the present administration in the Philippine Islands, as having a tendency "to countenance or allow the Filipinos to be robbed of the faith which they have cherished for centuries, by supplanting Catholic missionaries, who have civilized the nation, with Protestant missionaries, who are using their positions as government officials in the work of proselytism." The Bishop and clergy of Leavenworth further "protest against the policy that would drive the friars from the islands which they have Christianized and civilized, by depriving them of the means necessary to carry on their charitable and educational work," because "such a course would invite disaster to the nation, work irreparable injury to the cause of civilization, and retard the progress which our government meant to promote." A copy of this protest was forwarded to the President, and one to each Senator and Representative of Kansas in Congress.



An article in the June *Atlantic Monthly* by Brooke Fisher comments severely on the cowardly silence of the modern daily press upon the great issues that affect the people of this country. The new type of American journalism, he asserts, (and every thoughtful man knows his assertion to be true), has no opinions. The counting-room conception of the newspaper is one never offending with opinions to displease anybody, one so conducted if possible as to turn no business away from the door. The old theory that the press was a moulder of public opinion has been completely exploded by the modern makers of newspapers. Not moral influence, but circulation, advertising, dividends, are the watchwords of the daily press to-day. There are some notable exceptions, but, as Mr. Fisher says, you can count them on the fingers of one hand.

Commercialism is the bane of our daily press as it is of nearly every other manifestation of modern life.



There was much ado lately in Chicago about the convention of the Women's Catholic Order of Foresters, a sort of auxiliary to the male organization of the same name. It recalled to our mind certain remarks we clipped from the *Sacred Heart Review* (No. 2 of the current volume), credited to the *Guidon*:

"When a society of young men is no longer able to take care of itself, when its expenses exceed its income, when it is already dead, or nearly so, and dissolution stares it in the face, it is a common expedient, now-a-days, to annex a body of willing females and call it an 'auxiliary corps' or some other such name. The duties of the women thus privileged by membership may be many, but they are all directed to the one end, viz., that of raising

money for the moribund male portion of the conglomeration. As a compensation for this, they are allowed to share one corner of the society's apartments on one evening of the week, of addressing each other as 'Mrs. Chairman,' 'Worthy Sister,' etc., of making motions and unmaking them, and of devising ways and means for the comfort and enjoyment of their lazy brothers. . . . If the original body can not look after itself, but is dead, it would be better to bury it decently than try to revive it by such questionable means."

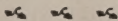


While we rejoice in the ordination to the holy priesthood of another colored man (Rev. J. H. Dorsey, ordained by Cardinal Gibbons in the Baltimore Cathedral, June 21st), we must protest against the sermon preached at his first mass and issued in circular form by the Rev. J. R. Slattery, Superior of St. Joseph's Society for Colored Missions, which contains such passages as these :

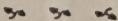
"The common objection to negro priests is on the score of morality. We do not think the whites can afford to throw stones at the blacks on this point. Mulattoes, quadroons, and such folks drop not from the skies. For ages concubinage was rife among the clergy of Europe. But in those times there was no refusal of ordination."

And :—

"The events going on in Rome at this very moment afford us the best possible proofs in favor of a native clergy. Leo XIII., the Head of Catholicism, is one in word and deed with the United States in requiring the deportation of the Friars from the Philippines (?). And the reason why Pope and President are in harmony is because the Filippinos will have none of the Friars, who to their own shame refused the natives membership in any of their orders (?). Indeed the uprising against Spanish rule in the Pacific Archipelago was much more against the Friars. Now Rome by her acts ratifies the revolt (?). Had those good men in accord with the spirit of the Church admitted the Filipinos into membership, there would be no 'Friar Question' in Manila or to Rome (?). 'Taxation without representation' which set the teas in Boston Harbor forever seething, has its counterpart in the denial of a native clergy to any race !"



Mount Pélée has burned one city and killed 50,000 people, as estimated. In the course of our war on the Filipinos, as reported, scores of towns have perished in one province alone. Yet the eruption of the volcano is a "great calamity," and the war is "glorious."



W. S. Harwood gives a glowing account in *Scribner's* of "The New Agriculture," meaning thereby the improvement which has resulted from the work of the various agricultural experiment stations established under the acts of 1887 and 1890. It is unquestionable that these stations have done some careful and valuable scientific work in the short period of their existence, but a little open-eyed travel over the country, combined with a careful

study of crop statistics, must convince even the enthusiast that the new agriculture is as yet pretty closely confined to the experiment stations themselves and the files of their published bulletins. Not until a more vital relation is established between this work and the average farmer will it be true to say, as Mr. Harwood says, that "the progress in agriculture in the last generation has been greater than in all the generations that have preceded."



St. Louis has given the world to understand that she will not tolerate bull fights in this Christian city. They would draw too many people away from our semi-weekly pugilistic contests.



The second volume of the Amherst Papyri, recently edited by Grenfell and Hunt, presents, among many other interesting papyri, one of the early fourth century, containing three fables of Babrius. It is very curious as presenting a bad Latin translation, dictated, apparently, to a scribe who knew less Latin than the translator. In it occur the unheard-of and problematic Latin forms *frestigiatur*, *babbandam*, and *sorsus* as a translation of *πλήρης*.

A notable feature of the collection—quite familiar, however, in Egyptian jurisprudence—is that in all business and legal transactions the women are rather more in evidence than the men. They make loans and purchases, inherit property, and execute contracts of every description with remarkable freedom and apparent equality before the law.



Charles B. Connolly, in the July *Catholic World* magazine, defines a "yellow journal" as "a daily publication wherein news is featured according to its objective truth or public interest but with a view of bringing out some novel, unique, or hitherto undeveloped phase; which aims rather to present an attractive appearance than to give the happenings of the day; which appeals more to the eye and prejudices of the reader than to his intellect; which introduces, colors, and suppresses facts in conformity with its own editorial policy, the orders of its business office, and the dictates of its proprietor; and which never misses an opportunity to chronicle its own achievements for the benefit of humanity, and to boast of its extensive circulation as compared with its competitors."

That is rather a descriptive than a metaphysical definition. We fear Mr. Connolly is too optimistic in his prediction that yellow journalism will not last, because "the American public can't be fooled all the time." A venerable old adage says: "Mundus vult decipi," and the American portion of humanity not only loves to be deceived, but it supports those who pander to its passions.



An Eastern paper, we are told, heads a review of the novels of the day, "Books for the Brainless." If there were no brainless people, the popular novelists would die of starvation.

